

Certificate Number: 15317-PAM-DE-035619098

Bankruptcy Case Number: 16-00897



15317-PAM-DE-035619098

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on April 28, 2021, at 3:54 o'clock PM PDT, Dennis Calnan completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: April 28, 2021 By: /s/Jennieca Laud

Name: Jennieca Laud

Title: Credit Counselor

Certificate Number: 15317-PAM-DE-035619099

Bankruptcy Case Number: 16-00897



15317-PAM-DE-035619099

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on April 28, 2021, at 3:54 o'clock PM PDT, Helen M Calnan completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: April 28, 2021 By: /s/Jennieca Laud

Name: Jennieca Laud

Title: Credit Counselor